

SNAPSHOT of HOME Program Performance--As of 12/31/08
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Bay City

State: MI

PJ's Total HOME Allocation Received: \$4,157,195

PJ's Size Grouping*: C

PJ Since (FY): 1996

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
Program Progress:							
			PJs in State:	20			
% of Funds Committed	83.55 %	88.90 %	18	90.66 %	14	12	
% of Funds Disbursed	83.18 %	81.55 %	10	81.06 %	49	52	
Leveraging Ratio for Rental Activities	0	3.2	18	4.62	0	0	
% of Completed Rental Disbursements to All Rental Commitments***	100.00 %	89.94 %	1	81.27 %	100	100	
% of Completed CHDO Disbursements to All CHDO Reservations***	84.57 %	71.05 %	7	68.23 %	72	77	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	100.00 %	87.54 %	1	79.86 %	100	100	
% of 0-30% AMI Renters to All Renters***	96.23 %	52.30 %	1	44.82 %	97	98	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	100.00 %	97.56 %	1	94.65 %	100	100	
Overall Ranking:			In State:	2 / 20	Nationally:	86	88
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$2,620	\$26,306		\$25,419	53 Units	32.50 %	
Homebuyer Unit	\$27,784	\$17,484		\$14,530	94 Units	57.70 %	
Homeowner-Rehab Unit	\$34,279	\$22,620		\$20,251	16 Units	9.80 %	
TBRA Unit	\$0	\$5,932		\$3,156	0 Units	0.00 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (201 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Bay City MI

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$2,620	\$58,719	\$33,655
State:*	\$81,052	\$72,109	\$19,334
National:**	\$89,640	\$72,481	\$22,984

CHDO Operating Expenses:
(% of allocation)

PJ: 3.1 %
National Avg: 1.1 %

R.S. Means Cost Index: 0.95

	Rental %	Homebuyer %	Homeowner %	TBRA %
RACE:				
White:	88.7	84.0	87.5	0.0
Black/African American:	5.7	3.2	6.3	0.0
Asian:	0.0	0.0	0.0	0.0
American Indian/Alaska Native:	0.0	1.1	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	0.0	0.0	0.0
Black/African American and White:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0
Other Multi Racial:	0.0	0.0	0.0	0.0
Asian/Pacific Islander:	0.0	0.0	0.0	0.0

ETHNICITY:

Hispanic	5.7	11.7	6.3	0.0
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HOUSEHOLD SIZE:

1 Person:	96.2	13.8	6.3	0.0
2 Persons:	3.8	25.5	18.8	0.0
3 Persons:	0.0	28.7	18.8	0.0
4 Persons:	0.0	17.0	25.0	0.0
5 Persons:	0.0	8.5	31.3	0.0
6 Persons:	0.0	3.2	0.0	0.0
7 Persons:	0.0	1.1	0.0	0.0
8 or more Persons:	0.0	2.1	0.0	0.0

HOUSEHOLD TYPE:

Single/Non-Elderly:	32.1	24.5	18.8	0.0
Elderly:	66.0	0.0	25.0	0.0
Related/Single Parent:	1.9	35.1	12.5	0.0
Related/Two Parent:	0.0	39.4	43.8	0.0
Other:	0.0	1.1	0.0	0.0

SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	1.9	0.0 [#]
HOME TBRA:	0.0	
Other:	98.1	
No Assistance:	0.0	

of Section 504 Compliant Units / Completed Units Since 2001 6

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Bay City State: MI Group Rank: 86
(Percentile)
State Rank: 2 / 20 PJs Overall Rank: 88
(Percentile)
Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 73.60%	100	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.54%	84.57	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	100	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.20%	100	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.500	2.71	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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